

Consumer Bowl tests teenagers' savvy

High school students compete in Howell

BY MICHAEL L. DIAMOND • BUSINESS WRITER • MARCH 12, 2010

Jacqueline Myers, a junior at Freehold Township High School, knew that the competition was close and one misstep could have ended a budding dynasty, so she took control.

What must a retailer do if it doesn't have a product it advertised? What information must be included on a pre-paid phone card? How many miles does a new car need to be protected by the lemon law? How do you know a charity is legitimate?

Myers buzzed in with the answers, helping her team fend off fierce challengers and keeping alive hopes for a third consecutive Consumer Bowl title.

The contest at the Monmouth County Fire Academy in Howell, was sponsored by the New Jersey Division of Consumer Affairs and tests high school students' knowledge of consumer protection laws.

Nail-biting moments aside, the contest is designed to turn teenagers into savvy consumers who can avoid financial disasters from identity theft to Ponzi schemes. In Monmouth County alone, regulators get upwards of 1,000 complaints a year about shoddy construction work or promises that aren't kept.

"They are going to use all of the information they receive in this competition," said Patricia Watson, director of Monmouth County Consumer Affairs. "They are going to profit from this competition just from being here."

Students from nine Monmouth County high schools were plucked by their teachers for their business knowledge and quick problem-solving skills. They met once or twice a week for the past few months. And they studied the voluminous consumer affairs laws that govern everything from beauty parlors to car dealers.

Before the contest, the students from Colts Neck High School peppered a reporter with little known facts, many of them quite morbid. You can't leave your pet at the veterinarian for more than three days; otherwise it might meet its demise. The state Board of Mortuary Science must have at least two members over age 62. And you can't own a mortuary and a funeral home because it is a conflict of interest, they said.

Alas, those questions didn't come up, and Colts Neck finished behind both Freehold Township and Manalapan High School. Colts Neck seniors Bill Visone and Dana Amato said they knew most of the answers, they just didn't hit the buzzer fast enough.

"We needed better athletes," Amato said.

Freehold Township, led by adviser Lydia Wagner, has won the past two state Consumer Bowl championships. And its unbeaten streak continued into the final round against Neptune High School and Marlboro High School.

For a while, it looked like it had met its match, thanks to Marlboro's David Rinder, a senior who is on target to be the class valedictorian and came within 20 points of a perfect SAT score.

In the lightning round, the moderator asked the students 20 questions. Rinder answered seven of them. He answered a question about weights and measures. He answered a question about defective used cars. He answered a question about the rules regarding tinted car windows, animals and phishing.

But the students from Freehold Township adjusted, chiming in sooner and taking their best guess. They built a big enough lead that it didn't matter that they missed the final question — how long does a car dealer have to repair a dangerous defect? (Ten days). They still edged Marlboro.

The next stop is the regional competition on April 12, when they likely will run into Ocean County's champion, Monsignor Donovan High School in Toms River.

Myers was the only returning contestant from last year's squad, and she said she wasn't sure how the team would fare. It included just one senior, Victoria Shen, another junior, Nicole Haas, a sophomore, Casey Moore, and a freshman, David Domke.

"I was impressed," Myers said. "Very proud."

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Ayanna Adams of Neptune High School listens to a question Friday during the Consumer Bowl, which was held at Monmouth Fire Academy in Howell. (STAFF PHOTO: KEITH J. WOODS)



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03-12-10 Monmouth County Fire Academy. NJ high school Consumer Bowl. Thomas Salvato of Keansburg High School answers a question. Photo by Keith J. Woods